

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re Alex Figliolia

Case No.

Reporting Period: 9/1/18 - 9/30/18

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Documents Attached	Verification Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	BR	✓
Copies of bank statements		Statements	✓
Cash disbursements journals		CL	✓
Statement of Operations		PL	✓
Balance Sheet		BS	✓
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

X Alexander Figliolia  
Signature of Debtor

Date

10/18/18

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)  
(9/99)

In re: Alex Egidio  
Debtor

Case No. 17-20755-MBK  
Reporting Period 9/1/18 - 9/30/18

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor )

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. (See MOR-1 (INDV) (CONT))

Cash - Beginning of Month	8,958.58	139,302.20
<b>RECEIPTS</b>		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income	2,254.20	39,360.80
Sale of Assets		
Other Income (attach schedule) <u>Consulting Rates</u>	11,500.00	291,753.50
<b>Total Receipts</b>	13,754.20	331,114.30
<b>DISBURSEMENTS</b>		
Mortgage Payment(s)	5,774.00	92,384.40
Rental Payment(s)		
Other Secured Note Payments		
Utilities	4,600.10	78,295.31
Insurance	768.94	63,215.49
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		4,995.42
Medical Expenses		
Household Expenses	2,300.00	45,112.31
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		9446.00
Travel and Entertainment		
Gifts		
Other (attach schedule) <u>Bank Charge</u>	.75	17.00
<b>Total Ordinary Disbursements</b>	13,449.85	293,450.99
<b>REORGANIZATION ITEMS</b>		
Professional Fees		27,490.53
U. S. Trustee Fees		3,575.70
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>		31,066.23
<b>Total Disbursements (Ordinary + Reorganization)</b>	13,449.85	324,517.22
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	304.35	6,597.08
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	9,262.93	145,953.84

In re Alex Egidio  
Debtor

Case No. 17-20755 / MBK  
Reporting Period: 9/1/18 - 9/30/18

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
<u>Salaries/Consulting</u>	<u>11,500</u>	<u>291,753.50</u>
Other Taxes		
<u>fed</u> <u>NY</u>	<u>0</u>	<u>9446.00</u>
Other Ordinary Disbursements		
<u>Bank Charges</u>	<u>175</u>	<u>17.00</u>
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CONT)  
(9/99)

10/3/2018

Amboy Bank | Checking account



SENIOR CHECKING - [REDACTED] ▼

## Transactions

Scheduled
 Pending
 Posted

Date ▼	Description ↕	Amount ↕	Balance
● Sep 28, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,898.00	8,983.83
● Sep 28, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-139.98	11,881.83
● Sep 27, 2018	XXXXX2013 Bank of America MORTGAGE	-5,774.06	12,021.81
● Sep 26, 2018	<u>CHECK 205</u>	-265.54	17,795.87
● Sep 21, 2018	<u>DEPOSIT</u>	6,000.00	18,061.41
● Sep 17, 2018	CMS MEDICARE PAYMENT 0204	-503.40	12,061.41
● Sep 17, 2018	5650442 AMERICAN-WATER UTIL-PMNT	-377.25	12,564.81
● Sep 17, 2018	7217404 PMNTUS SVC FEE SERVICEFEE	-1.95	12,942.06
● Sep 11, 2018	<u>CHECK 201</u>	-182.00	12,944.01
● Sep 07, 2018	<u>DEPOSIT</u>	5,500.00	13,126.01
● Sep 04, 2018	13526218083018 NJ NATURALGAS EBILL	-628.87	7,626.01
● Sep 04, 2018	9507285890001 VERIZON VZ BillPay	-560.05	8,254.88
● Aug 31, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-291.07	
● Aug 31, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,898.00	
● Aug 31, 2018	XXXXX2013 Bank of America MORTGAGE	-5,774.06	
● Aug 29, 2018	<u>Deposit</u>	5,000.00	
● Aug 28, 2018	<u>Check #202</u>	-1.00	
● Aug 28, 2018	<u>Check #203</u>	-265.54	
● Aug 21, 2018	<u>Deposit</u>	5,500.00	
● Aug 21, 2018	CMS MEDICARE PAYMENT 0177	-513.40	
● Aug 15, 2018	4763630 PMNTUS SVC FEE SERVICEFEE	-1.95	
● Aug 15, 2018	1593523 AMERICAN-WATER UTIL-PMNT	-696.85	
● Aug 06, 2018	6342973162 BILLMATRIX BILLPAYFEE	-3.50	
● Aug 06, 2018	6342973161 FIS*VERIZON BILL PAY	-563.33	
● Aug 03, 2018	<u>Deposit</u>	6,000.00	
● Jul 31, 2018	13323213072518 NJ NATURALGAS EBILL	-601.35	
● Jul 31, 2018	XXXXX2013 Bank of America MORTGAGE	-5,774.06	
● Jul 31, 2018	<u>Check #227</u>	-265.54	
● Jul 31, 2018	<u>Check #175</u>	-284.00	
● Jul 30, 2018	<u>Check #226</u>	-974.46	

10/3/2018

Amboy Bank | Checking account

Date	Description	Amount	Balance
Jul 27, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-431.45	
Jul 27, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,898.00	
Jul 20, 2018	<u>Deposit</u>	6,000.00	
Jul 19, 2018	7690727 AMERICAN-WATER UTIL-PMNT	-292.63	
Jul 18, 2018	9219422 PMNTUS SVC FEE SERVICEFEE	-1.95	
Jul 17, 2018	CMS MEDICARE PAYMENT 0174	-493.40	
Jul 17, 2018	<u>Check #173</u>	-380.36	

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10/25/18

**Alex Figliolia**  
**Reconciliation Detail**  
**Amboy Bank DIP, Period Ending 09/30/2018**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						8,814.83
<b>Cleared Transactions</b>						
<b>Checks and Payments - 9 items</b>						
Check	08/21/2018	201	Chapel Hill Cleaners	X	-182.00	-182.00
Check	09/04/2018	dm	New Jersey Natural ...	X	-828.87	-810.87
Check	09/04/2018	dm	Verizon	X	-560.05	-1,370.92
Check	09/17/2018	dm	CMS Medicare Pay...	X	-503.40	-1,874.32
Check	09/17/2018	dm	American Water	X	-379.20	-2,253.52
Check	09/19/2018	205	Horizon Blue Cross ...	X	-265.54	-2,519.06
Check	09/27/2018	dm	Bank of America	X	-5,774.06	-8,293.12
Check	09/28/2018	dm	First Energy	X	-2,898.00	-11,191.12
Check	09/28/2018	dm	First Energy	X	-139.98	-11,331.10
<b>Total Checks and Payments</b>					-11,331.10	-11,331.10
<b>Deposits and Credits - 2 items</b>						
Deposit	09/07/2018			X	5,500.00	5,500.00
Deposit	09/21/2018			X	6,000.00	11,500.00
<b>Total Deposits and Credits</b>					11,500.00	11,500.00
<b>Total Cleared Transactions</b>					168.90	168.90
<b>Cleared Balance</b>					168.90	8,983.83
<b>Register Balance as of 09/30/2018</b>					168.90	8,983.83
<b>Ending Balance</b>					168.90	8,983.83

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10/25/18

**Alex Figliolia**  
**Reconciliation Summary**  
**Amboy Bank DIP, Period Ending 09/30/2018**

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	Sep 30, 18
Beginning Balance	8,814.93
Cleared Transactions	
Checks and Payments - 9 items	-11,331.10
Deposits and Credits - 2 items	11,500.00
Total Cleared Transactions	168.90
Cleared Balance	8,983.83
Register Balance as of 09/30/2018	8,983.83
Ending Balance	8,983.83

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San Antonio, TX 78224

## Monthly Account Statement

  
  
 ALEX J FIGLIOLIA  
105 MIDDLETOWN ROAD  
HOLMDEL, NJ 07733-0000

Thank You for Being a Direct Express® Card Customer

Date Range: September 2018

Starting Balance	<b>\$325.65</b>
Credits	<b>\$2,254.20</b>
Debits	<b>\$2,300.75</b>
Ending Balance	<b>\$279.10</b>

Card Number: 533248XXXXXX9246

Date Posted	Retailer	Transaction Type	Charges	Credits
09/01/2018		MONTHLY PAPER STATEMENT FEE	\$0.75	\$0.00
09/12/2018	ALEX J FIGLIOLIA	DEPOSIT FROM SSA	\$0.00	\$2,254.20
09/19/2018	TD BANK, HOLMDEL, NJ, USA	CASH PURCHASE	\$2,300.00	\$0.00



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10/25/18

**Alex Figliolia**  
**Reconciliation Summary**  
**Direct Express Card, Period Ending 09/30/2018**

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	<u>Sep 30, 18</u>
Beginning Balance	325.65
Cleared Transactions	
Checks and Payments - 2 Items	-2,300.75
Deposits and Credits - 1 Item	2,254.20
Total Cleared Transactions	<u>-46.55</u>
Cleared Balance	<u>279.10</u>
Register Balance as of 09/30/2018	279.10
Ending Balance	279.10

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10/25/18

**Alex Figliolia**  
**Reconciliation Detail**  
**Direct Express Card, Period Ending 09/30/2018**

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						325.65
Cleared Transactions						
Checks and Payments - 2 Items						
Check	09/01/2018			X	-0.75	-0.75
Check	09/12/2018	dm	TD Bank Cash With...	X	-2,300.00	-2,300.75
Total Checks and Payments					-2,300.75	-2,300.75
Deposits and Credits - 1 item						
Deposit	09/19/2018			X	2,254.20	2,254.20
Total Deposits and Credits					2,254.20	2,254.20
Total Cleared Transactions					-46.55	-46.55
Cleared Balance					-46.55	279.10
Register Balance as of 09/30/2018					-46.55	279.10
Ending Balance					-46.55	279.10

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Accrual Basis

**Alex Figliolia**  
**Balance Sheet**  
**As of September 30, 2018**

	Sep 30, 18
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
Amboy Bank DIP	8,983.83
Direct Express Card	279.10
Total Checking/Savings	9,262.93
Total Current Assets	9,262.93
<b>TOTAL ASSETS</b>	<b>9,262.93</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Opening Balance Equity	2,671.35
Owners Equity	6,703.04
Net Income	-111.46
Total Equity	9,262.93
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>9,262.93</b>

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10/25/18  
Accrual Basis

**Alex Figliolia**  
**Profit & Loss**  
**September 2018**

	Sep 18
Ordinary Income/Expense	
Income	
Consulting Income	11,500.00
Social Security Income	2,254.20
Total Income	13,754.20
Expense	
Bank Service Charges	0.75
Insurance Expense	768.94
Meals, Household Supplies and E	2,300.00
Second Mortgage	5,774.06
Telephone Expense	560.05
Utilities	4,046.05
Total Expense	13,449.85
Net Ordinary Income	304.35
Net Income	304.35

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Accrual Basis

**Alex Figliolia**  
**Profit & Loss**  
**May 2017 through September 2018**

	May '17 - Sep 18
Ordinary Income/Expense	
Income	
Consulting Income	291,753.50
Social Security Income	39,360.80
Total Income	331,114.30
Expense	
Bank Service Charges	17.00
Insurance Expense	63,215.49
Meals, Household Supplies and E	45,112.31
Repairs and Maintenance	4,995.42
Second Mortgage	92,384.96
Taxes	9,446.00
Telephone Expense	9,380.36
Utilities	68,904.95
Total Expense	293,456.49
Net Ordinary Income	37,657.81
Other Income/Expense	
Other Expense	
Professional Fees	27,490.53
US Trustee Fee	3,575.70
Total Other Expense	31,066.23
Net Other Income	-31,066.23
Net Income	6,591.58

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Accrual Basis

**Alex Figliolia  
General Ledger**

As of September 30, 2018

Type	Date	Num	Adj	Name	Memo	Debit	Credit	Balance
<b>Amboy Bank DIP</b>								8,632.93
Check	08/04/2018	dm		Verizon			560.05	8,072.88
Check	08/04/2018	dm		New Jersey Natural Gas			628.87	7,444.01
Deposit	09/07/2018				Deposit	5,500.00		12,944.01
Check	09/17/2018	dm		American Water			379.20	12,564.81
Check	09/17/2018	dm		CMS Medicare Payment			503.40	12,061.41
Check	09/19/2018	205		Horizon Blue Cross Blue S...			265.54	11,795.87
Deposit	09/21/2018				Deposit	6,000.00		17,795.87
Check	09/27/2018	dm		Bank of America			5,774.06	12,021.81
Check	09/28/2018	dm		First Energy			139.88	11,881.83
Check	09/28/2018	dm		First Energy			2,898.00	8,983.83
<b>Total Amboy Bank DIP</b>						11,500.00	11,149.10	8,983.83
<b>Direct Express Card</b>								325.65
Check	09/01/2018				Service Ch...		0.75	324.90
Check	09/12/2018	dm		TD Bank Cash Withdrawal			2,300.00	-1,975.10
Deposit	09/19/2018				Deposit	2,254.20		279.10
<b>Total Direct Express Card</b>						2,254.20	2,300.75	279.10
<b>Accumulated Depreciation</b>								0.00
<b>Total Accumulated Depreciation</b>								0.00
<b>Furniture and Equipment</b>								0.00
<b>Total Furniture and Equipment</b>								0.00
<b>Accounts Payable</b>								0.00
<b>Total Accounts Payable</b>								0.00
<b>Payroll Liabilities</b>								0.00
<b>Total Payroll Liabilities</b>								0.00
<b>Opening Balance Equity</b>								-2,671.35
<b>Total Opening Balance Equity</b>								-2,671.35
<b>Owners Draw</b>								0.00
<b>Total Owners Draw</b>								0.00
<b>Owners Equity</b>								-6,703.04
<b>Total Owners Equity</b>								-6,703.04
<b>Consulting Income</b>								-180,179.25
Deposit	09/07/2018				Deposit		5,500.00	-185,679.25
Deposit	09/21/2018				Deposit		6,000.00	-191,679.25
<b>Total Consulting Income</b>						0.00	11,500.00	-191,679.25
<b>Social Security Income</b>								-18,231.80
Deposit	09/19/2018				Deposit		2,254.20	-20,485.80
<b>Total Social Security Income</b>						0.00	2,254.20	-20,485.80
<b>Advertising and Promotion</b>								0.00
<b>Total Advertising and Promotion</b>								0.00
<b>Automobile Expense</b>								0.00
<b>Total Automobile Expense</b>								0.00
<b>Bank Service Charges</b>								11.00
Check	09/01/2018				Service Ch...	0.75		11.75
<b>Total Bank Service Charges</b>						0.75	0.00	11.75
<b>Bankruptcy Fees</b>								0.00
<b>Total Bankruptcy Fees</b>								0.00
<b>Computer and Internet Expenses</b>								0.00
<b>Total Computer and Internet Expenses</b>								0.00
<b>Continuing Education</b>								0.00
<b>Total Continuing Education</b>								0.00
<b>Depreciation Expense</b>								0.00
<b>Total Depreciation Expense</b>								0.00
<b>Dues and Subscriptions</b>								0.00
<b>Total Dues and Subscriptions</b>								0.00
<b>Insurance Expense</b>								50,214.76
General Liability Insurance								0.00
<b>Total General Liability Insurance</b>								0.00

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10/25/18  
Accrual Basis

**Alex Figliolia**  
**General Ledger**  
As of September 30, 2018

Type	Date	Num	Adj	Name	Memo	Debit	Credit	Balance
<b>Insurance Expense - Other</b>								
Check	09/17/2018	dm		CMS Medicare Payment		503.40		50,214.76
Check	09/19/2018	205		Horizon Blue Cross Blue S...		265.54		50,718.16
Total Insurance Expense - Other						768.94		50,983.70
Total Insurance Expense						768.94	0.00	50,983.70
<b>Interest Expense</b>								0.00
Total Interest Expense								0.00
<b>Meals and Entertainment</b>								0.00
Total Meals and Entertainment								0.00
<b>Meals, Household Supplies and E</b>								
Check	09/12/2018	dm		TD Bank Cash Withdrawal		2,300.00		20,547.01
Total Meals, Household Supplies and E						2,300.00	0.00	22,847.01
<b>Office Supplies</b>								0.00
Total Office Supplies								0.00
<b>Payroll Expenses</b>								0.00
Total Payroll Expenses								0.00
<b>Rent Expense</b>								0.00
Total Rent Expense								0.00
<b>Repairs and Maintenance</b>								421.17
Total Repairs and Maintenance								421.17
<b>Second Mortgage</b>								
Check	09/27/2018	dm		Bank of America		5,774.06		46,192.48
Total Second Mortgage						5,774.06	0.00	51,966.54
<b>Taxes</b>								9,446.00
Total Taxes								9,446.00
<b>Telephone Expense</b>								4,586.85
Check	09/04/2018	dm		Verizon		560.05		5,146.90
Total Telephone Expense						560.05	0.00	5,146.90
<b>Travel Expense</b>								0.00
Total Travel Expense								0.00
<b>Utilities</b>								40,565.33
Check	09/04/2018	dm		New Jersey Natural Gas		628.87		41,194.20
Check	09/17/2018	dm		American Water		379.20		41,573.40
Check	09/28/2018	dm		First Energy		139.98		41,713.38
Check	09/28/2018	dm		First Energy		2,898.00		44,611.38
Total Utilities						4,046.05	0.00	44,611.38
<b>Ask My Accountant</b>								0.00
Total Ask My Accountant								0.00
<b>Professional Fees</b>								24,566.36
Total Professional Fees								24,566.36
<b>US Trustee Fee</b>								2,275.70
Total US Trustee Fee								2,275.70
<b>No acct</b>								0.00
Total no acct								0.00
<b>TOTAL</b>						<b>27,204.05</b>	<b>27,204.05</b>	<b>0.00</b>